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ORIGINAL SCIENTIFIC PAPER

# **An Investigation of Women Entrepreneurship: Motives and Barriers to Business Start Up in the Arab World**



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## **ABSTRACT**

*Entrepreneurship is seen as a necessary ingredient for stimulating economic growth and employment opportunities in all societies. SMEs account for a wide share of economic activity and development; they are the primary engine of job creation, income growth and poverty reduction. It is widely acknowledged that women are playing a significant role in economic development through starting new businesses. Entrepreneurial activities should be embraced by women as the nation benefits, not only from reduction of unemployment, promotion of production and increase in consumption, but also in achieving gender equality, social and cultural reforms.*

*This conceptual paper aims to investigate the attitudes of women towards entrepreneurship; it discusses the motives and barriers women in the Arab World face in the process of their entrepreneurial activities. The study reviews previous published works on female entrepreneurship in order to understand this phenomenon and bridge the motives and barriers that may help or challenge them in their engagement in business start up. This will be followed by a development of a model of female entrepreneurial process and a*

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*female decision process framework which highlights the relationship between motives, barriers and the developed model of female entrepreneurial process.*

*Main findings of this study include exploring the different motives and barriers that may help or challenge females in their engagement in the entrepreneurial process. Indeed, the developed conceptual framework reveals that there is a relationship between female motives and the barriers they face in their business start up; female entrepreneurial decision is determined by both the motives and barriers through the entrepreneurial process.*

*Main contributions of this conceptual paper include: shedding light on the motives and barriers that may push or challenge Arab females to embrace entrepreneurial activities; develop a model for female entrepreneurial process as well as develop a female decision process framework which will serve as a reference for replication in future studies.*

**KEY WORDS:** *entrepreneurship, female entrepreneurship in the Arab world, women, motives, barriers*

## **Study Background**

### **Entrepreneur & Entrepreneurship**

Entrepreneurship is widely acknowledged to be an engine of economic development in the past years and the foreseeable future. Entrepreneurship is the creation of new businesses in which new ventures largely contribute to the economic growth of nations. For instance, small business formation is widely encouraged by political and economic policies to stimulate wealth creation resulting in productivity and employability. Derived from the French verb *entreprendre* 'to undertake', an entrepreneur is thus seen as 'one who undertakes a commercial enterprise and who is an organisational creator and innovator' (Gartner, 1990; Gartner et al., 2004). Schumpeter (1934) described the entrepreneur as: 'the innovator who introduces something new into an economy'. He is, according to Kirzner (1997), 'The decision maker in a particular cultural context, who commands a range of behaviours that exploit these opportunities'. Singh & Belwal (2008: 2) stress that an 'an entrepreneur is an individual who is propelled by an idea, personal goals, and ambition, brings together the financial capital, people, equipment, and facilities to establish and manage a business enterprise'. While defining entrepreneur, some writers have employed economic indicators like growth and profit, or incorporated entrepreneurship as an effective tool

in reducing poverty. Entrepreneurs, accordingly, seek out and identify potentially profitable economic opportunities; they are, thus, agents of growth (OECD, 2006). Mordi et al. (2010: 3) emphasises the significance of human behaviour and characteristics, defining the entrepreneur as: 'One who prospects for or exploits opportunities and who has a tenacity to face challenges'.

Entrepreneurship has been studied from various angles providing complementary views of the phenomenon and leading to a better appreciation of the complexities involved in it. Stevenson (1983: 1) defines entrepreneurship as: 'the pursuit of opportunity without regard to the resources currently controlled'. Shane & Venkataraman (2000) see that: 'Entrepreneurship concerns the environment conditioning opportunity, the process of discovering opportunity, the evaluation and exploitation of opportunity, and the individual decision-makers who do these things'. Entrepreneurship is also related to economic development, to the role of individuals in creating and capturing new economic opportunities through a creation of small businesses. According to Wennekers & Thurik (1999: 46), entrepreneurship is defined as: "The manifest ability and willingness of individuals, on their own, in teams, within and outside existing organizations to perceive and create new economic opportunities (new products, new production methods, new organizational schemes and new product-market combinations), and to introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on location, form and the use of resources and institutions". Besides, dynamics of entrepreneurship has positive effects on economic well-being through alleviation of unemployment and promotion of productivity as Porter (1990: 125) puts it: 'Entrepreneurship is at the heart of national advantage'. Other essential variables for the success of the process include innovation, variety of production, competition, efforts and energy of entrepreneurs for the purpose of growing regions, firms, industries and nations. In other words, entrepreneurs create new businesses, and in turn new businesses create jobs, more supply of products or services, intensify competition and increase productivity for the benefit of the nation in terms of employment, productivity and consumption (Wennekers & Thurik 1999).

## **Female Entrepreneurship**

Female entrepreneurship appeared as a sub – field in the literature of entrepreneurship over thirty years ago (Schwartz, 1976; Sexton & Kent, 1981); holding its intellectual roots in two major fields of study: Feminist Theory and Gender Studies. Most of the studies in the 1970s and 1980s were rooted in psychology; they focused on who women entrepreneurs were (Birley et al, 1987; Holmquist & Sundin, 1988) and how they are compared to men entrepreneurs (Sexton & Kent, 1981; Masters & Meier, 1988). It was not until the 1990s, when women gained more political and social rights, that the study of female entrepreneurship attracted attention with the influence of feminist theories (Hurley: 1999); yet there was very minimal development in terms of the theoretical framework of the field (Snyder: 1995). This was further supplemented by Claudia Goldin's book in 1990 'Understanding the Gender Gap' through which she legitimized the study of women's labour behaviour and along with studies by Francine Blau and Gary Becker, inspired both theoretical and empirical research on female entrepreneurship (Minniti & Naude, 2010). The field became well established by 2000 as a well respected and defined area of academic inquiry; it did not only focus on entrepreneurial traits, intention and behaviour, but also on issues related to motherhood, family position and lifestyle (Williams, 2004; Minniti & Naude, 2010). Further studies to broaden the field included works on social ties and networks (Aldrich et al, 2002; Greve & Salaff, 2003), and others on female owned businesses, covering subjects such as growth and performance, management style, finance, human capital, labour markets and social entrepreneurship (Bird & Brush: 2002; Burke, 2002; Carter, 2003; Stewart et al., 2003; Minniti & Naude, 2010).

## **Feminism and Entrepreneurship**

Borrowing from other fields, entrepreneurship scholars adapted certain theories from economics, sociology and psychology in order to further understand characteristics of female entrepreneurs and their firms. According to feminism theory, society is based on a hierarchical patriarchy of power in which males possess greater economic and social privilege than females do (Kendall et al., 2004). There are three paradigms of feminist theory offering different explanations of prevailing differences across gender in entrepreneurship (Byrne & Fayolle, 2010).

Liberal feminism tends to give primacy to the rational individual in society. The core belief is that each and every person can develop and contribute to society as long as opportunities are available and accessible to both sexes, indifferently. In such, education, as an agent of development, is seen as one of the key opportunities that must be accessible to all. Liberal feminists maintain that women can rationalize and solve problems as effectively as men, but they are disadvantaged because of their lack of experience, lack of management training, lack of financing as well as the presence of segregation and social inequities (Byrne & Fayolle, 2010). Consequently, one can attribute gender differences to the fact that women have not been able to develop their full potential: once women are given access to the same opportunities as men, these differences can be eliminated (Fisher et al., 1993). Social feminism, on the other hand, views the individual as acting within and influenced by economic and social structures (Calixte et al., 2005). Both gender and work are considered social constructions that are collectively maintained, renewed, and occasionally challenged (Robichaud et al., 2005). Indeed, the situation seems to be complex since differences in power are responsible for maintaining the existing inequalities in social structures (Clement & Myles, 2001). Even though, the relationship between family and work is stronger for woman, than for men (Byrne & Fayolle, 2010; Brush, 1992) found that, compared to men, female entrepreneurs perceive and manage their business differently; they do not only acquire a separate economic entity, but also involve themselves in a new network of relationships, which includes family, community, and business. Thus, women tend to evaluate their performance through a variety of non-financial criteria, such as employees' and clients' satisfaction, balance between work and family commitments and the formation of interpersonal ties. With respect to entrepreneurship, women are constrained to small, micro-businesses, preferring flexibility by working part-time and possibly at home. Social feminists argue that the situation will remain unchanged until the domestic work of women is recognized through some type of monetary consideration and there is an equitable sharing of household responsibilities between men and women (Byrne & Fayolle, 2010). Social constructionist feminism holds the belief that identities are socially and linguistically constructed (Fiaccadori, 2006; Byrne & Fayolle, 2010). Gender, is thus, a social process which is 'produced and reproduced through power relations which emerged from historical processes, dominant discourse, institutions and dominant epistemological

conceptualizations' (Byrne & Fayolle, 2010). The continuation of this cycle of women's subordination to the opposite gender is related to the reproduction of generally accepted patterns of behaviour. By going through a different socialisation process, females develop different skills and understandings of living than males do (Fisher et al., 1993). This is very much the case since they both follow distinctive paths, based on gender specific behaviours, social norms attribute to each. Social constructivist feminism is more concerned about how behaviours are gendered and how entrepreneurship is influenced by such social construction. In such, a deep analysis of the prevailing ideologies and institutional orders, including the legal environment, family and childcare, division of labour, cultural environment, supports system and education, is inevitable in order to understand how these are constructed and reconstructed and how they influence female entrepreneurship (Ahl, 2006; Byrne & Fayolle, 2010).

### **The Gender Gap in Entrepreneurship**

Gender gap does not seem to be a global alerting phenomenon; when it comes to engagement in entrepreneurial activities, men constitute 52% while women 48% of all entrepreneurial activities. Yet, the gender gap varies significantly in size across the world, when studying countries at the individual level. According to Minniti (2009), the gender gap in entrepreneurship is most visible in middle income and transitional countries where men are 75% more, and in developing countries where they are 41% more, likely than women to start a business; yet it is relatively small in high income countries where men are 33% more likely to start a business. In countries such as: Panama, Venezuela, Jamaica, Guatemala, Brazil, Thailand, Switzerland and Singapore, the rates of men and women engaged in starting a business are equal (GEM, 2012, Vossenber, 2013) while In Latin America and the Caribbean, both male and female entrepreneurship are considerably high. On the other hand, countries in the Middle East and North Africa seem to have the lowest number of female entrepreneurs with Iran and Pakistan having the lowest levels of all countries in the world (GEM: 2012). Countries of Eastern Europe have, indeed, low rates of female entrepreneurs with the exception of Russia in which female entrepreneurship represent 44% (GEM: 2012). In sub Saharan Africa, levels of female entrepreneurship are considerably high with Ghana being the only economy with more female entrepreneurship,

representing 55% of the entire conducted entrepreneurship activities (GEM; 2012, Vossenber: 2013). In Asian and Western European economies, female entrepreneurship varies considerably; it is high in Singapore and Switzerland but remains low in countries such as France and the Republic of Korea (GEM, 2012, Vossenber, 2013).

Besides, gender gap becomes more visible when exploring the incentives to start a business. Women, in such, are more likely to start a business out of necessity. For instance, in developing countries, the vast majority of women are engaged in entrepreneurial activities driven by pure necessity to generate income, rather than opportunity. Accordingly, through developing economies, expanding growth and providing jobs, gender gap in entrepreneurship measured by motive will gradually decline (GEM, 2010). In countries like China, Brazil and others in Eastern Europe, the gender gap in entrepreneurship is narrowing due to the decline in the proportion of female entrepreneurship driven by necessity factors. Nevertheless, this does not seem the case in other parts of the world, especially in the Middle East and North Africa where necessity based entrepreneurship seem to increase and further feed the expansion of gender gap. Moreover, the gender could be highlighted when shedding light on entrepreneurial orientation and industry choice which show that women seem to pursue certain business activities at the expenses of others. For instance, sectors such as manufacturing and construction are often controlled by men while women's representation is extremely low, if not absent. They, however, seem to exist in higher percentages in customer service and retail businesses , especially in Latin America, the Caribbean and Sub-Saharan Africa where they are 75% dominated by women (GEM, 2010). The gender gap is also visible in business performance. Compared to men's, women's businesses tend to be smaller and less profitable; grow slower and have lower sales turnover (Robb & Wolken, 2002; Coleman, 2007). This could be related to the fact that men and women differ, mainly, in socioeconomic characteristics, namely education, wealth, family, cultural background, work status and experience (Orser et al., 2006; Minniti & Naude, 2010). Lastly, maintaining and growing the business beyond start-up is a serious challenge for all women entrepreneurs, especially in developing countries where women are subject to high exit rates related to lack of financing, insufficient profitability and family responsibilities (Vossenber, 2013).

## **Women Entrepreneurship in the Arab Middle East and North Africa**

According to the World Bank Report (2013), women in the Middle East and North Africa are more educated, empowered and engaged in the political, economic, cultural and social activities than ever before. Arab states have wisely invested in women's education; yet, they are not utilising them to contribute to economic growth. Although women make up 49% of the population in the Arab region, their participation in the workforce does only represent 25 percent, about half of the world average. Since the outbreak of Arab revolutions in 2010, some governments across the MENA region introduced new assets to close the widened gender gap by further investing in human development and integrate women in both the economic and political life. Women found themselves supported to play a new role of starting up new businesses and help shape the future economies for their countries (World Bank, 2012). Thus, an investigation of female entrepreneurship in the region is needed in order to understand the motives that push them to embrace entrepreneurial activities as well as the barriers that may challenge them throughout.

### **Methodology**

#### **A Survey of Women Attitudes towards Business Start-up in the Arab MENA**

This study carries out a survey of literature in the area of women entrepreneurship in the Arab Middle East and North Africa and has been divided into three sections. The first part attempts to review the main researches that discuss how women are influenced to embrace entrepreneurial activities; the second part reviews the constraints that face women throughout the process of entrepreneurship. Finally, the last section of the survey includes a summary of key findings based on different studies and geographical locations between 2000 and 2013 that demonstrate women entrepreneurial attitudes and the issues facing them when they start a new business.



## **Incentives**

Previous studies found that women entrepreneurship is progressed by a number of incentives; for instance, personality traits (opportunity, motivation and performance), the desire for independency, autonomy, flexibility, diversity, long lasting business and self-challenge (Ylinenpää & Chechurina, 2000; McElwee & Al- Riyami, 2003; Dima, 2009). Also, the desire for additional income, better future, social status and recognition, family support and the presence of a role model have been appealing to female entrepreneurs (Lincoln, 2012; Mumuni et al., 2013; Yves et al., 2010).

Besides, the presence of governmental and financial support, technological development and the availability of education, training and networking are essential to help shape female entrepreneurial identities and firms (UNESCAP 2005; Meenu & Jai, 2011; Akhalwaya & Havenga, 2012; Kargwill, 2012).

## **Constraints**

On the contrary, women have a tendency to be discouraged to embrace entrepreneurial activities when faced by a number of constraints. For instance, the lack of support from government institutions, lack of training, financing, networking, technology, social pressures, culture, tradition and gender inequality remain big challenges for women in their entrepreneurial process (Wendey & Choy, 2007; Al-Owaihyan & Rao, 2010; Akhalwaya & Havenga, 2012; Kargwill, 2012; McElwee & Al- Riyami, 2010). Indeed, turbulent legal, normative, economic and social environments as well as a combination of regulative, normative and cognitive factors are also critical obstacles for women (Dima, 2009; Faraha, 2009; Niazkar & Moghaddam, 2011). Besides, competition, education, economic conditions, high costs of production, lack of infrastructure, business and marketing skills do, indeed, challenge females in their entrepreneurship activities (Meenu & Jai, 2011; Yves et al., 2010; ACS, 2012; Lincoln, 2012; Mumuni & Bowan, 2013).

*Table 1: List of detailed incentives and constraints Arab women face through business start-ups*

<b>Incentives</b>	<b>Constraints</b>
<p>Independency , employment, family support , extra income</p> <p>Personal satisfaction, additional income, independency, family support, influenced by a role model</p> <p>Opportunity, motivations (pull &amp; push factors), financing and performance</p> <p>Education, support of family members, role model to others, bright future, income, government policies and procedures, self-challenge, innovative thinking and social status</p> <p>Family support and influence, skills, economic conditions, access to capital and support services, role models</p> <p>Independence, family, income, intrinsic &amp; personal factors, business, government and social related factors</p> <p>Customer and employee satisfaction, diversity, flexibility, personal freedom, profitability, security and social recognition</p> <p>Economic and technological development, flexible enterprise policies, education and spiritual support</p>	<p>Gender inequality , lack of social and government support</p> <p>Traditional and cultural practices, religion's involvement, gender inequality lack of networking and training, absence of women's entrepreneurial culture, family responsibility</p> <p>Legal environment, normative environment, economic environment and social environment</p> <p>Gender inequality, culture, management dimension, financial and networking, personal dimension and legitimacy</p> <p>Traditional views on women, social pressures, cultural and traditional values, patriarchal tradition, access to finance, markets, training , networks and policy makers</p> <p>Financing, training, government regulations and external environment, tradition, culture, religion, masculine society</p> <p>Social recognition, cultural and social values, developmental opportunities, networking, education and training, family responsibility, finances and labour legislation</p> <p>Government institutions , traditions, gender inequality</p>

<b>Incentives</b>	<b>Constraints</b>
Personal achievement, independency, flexibility, family support, implant the idea of female entrepreneurship, additional income	Tradition , male oriented society, poor personal traits and skills, financial, economic and infrastructural factors, lack of start-up capital and training
Independence, family, income, intrinsic & personal factors, business , government and social related factors	Government institutions, culture, gender inequality
Personal satisfaction, independency, financial motives, desire for autonomy and flexibility, family support	Gender, culture, education, economic condition, social pressure, lack of support, family, training, costs of production, access to technology, financial assistance and infrastructure
Personal satisfaction, independency, financial motives, desire for autonomy and flexibility, family support	Gender inequality, patriarchal traditions, culture, religion, lack of resources, information and technology, lack of training, financing and government support.

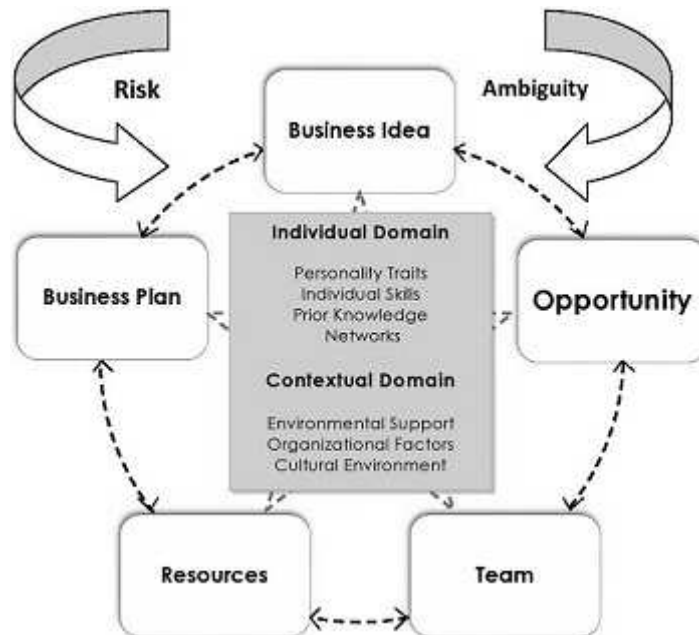


## Conceptual Background

### Developing a Model for Female Entrepreneurial Process

From the above discussion, it is significant to highlight that a female entrepreneur relies, in her business start up process, on a number of critical factors, namely: a good business idea, a business plan, an opportunity, resources and a team. Balancing these five factors is inevitable to succeed through the entrepreneurial process; a successful entrepreneur with a good business idea, seizes the opportunity, plans her business, forms a team and gathers the necessary resources. These factors are influenced by antecedents to the start up related to individual and contextual domains and the entire process can be affected by risk and ambiguity. Through entrepreneurial activities and intermediate linkages (Innovation, supply, competition intensity, entrepreneurial progress); economic growth, productivity, employment and consumption can be achieved. Figure 1 shows the developed Model for Female Entrepreneurial Process.

*Figure 1:*

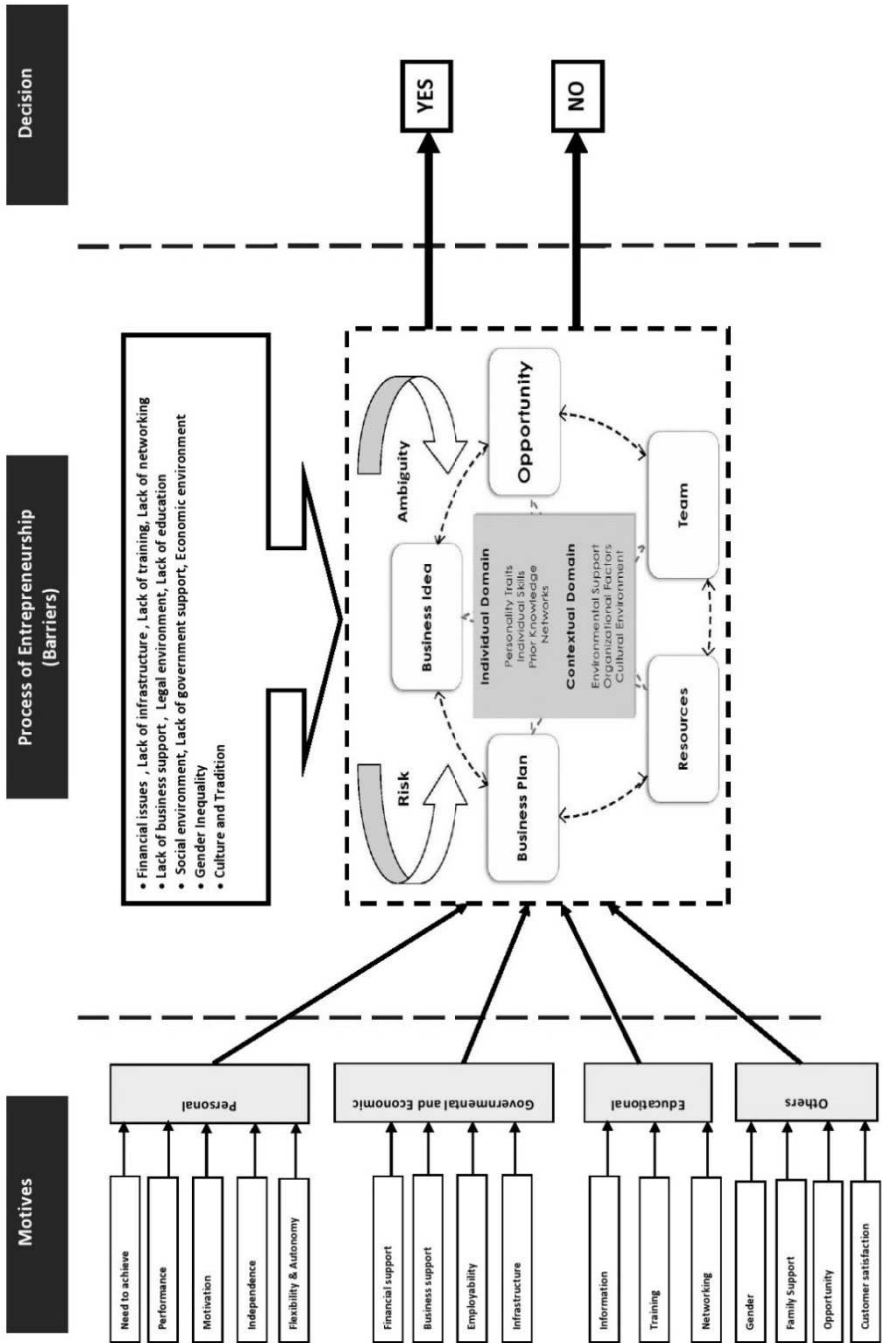


*Source: Original*

## **Conceptual Framework**

This study attempts to absorb these key findings into developing a 'Female Decision Process Framework'. Based on these studies, the framework is divided into three categories starting by the input which includes the *motives* influencing women to embrace entrepreneurial activities; then the *barriers* that affect the developed Model for Female Entrepreneurial Process and finally their *decision* on whether to or not to embark in entrepreneurial activities.

Indeed, there is a strong relationship between female motives to start a business and the barriers they may face in order to achieve it; they, thus, find themselves torn between two major forces able to affect each other respectively: Motives and Barriers. From the literature survey, personal motives such as the need for Independence, personal achievement, motivation and self esteem are the main factors that motivate women in their entrepreneurial decision. Also, tackling employment issues and economic development and support as well as education and training remain crucial elements in dragging women's attention. On the other hand, many studies found that the lack of financing, business and government support and entrepreneurship education obstructed women in the process of business start-up. This was supplemented by the strong effect culture and tradition has on influencing women's entrepreneurial decision and process. Significantly, both motives and barriers can affect the developed model of female entrepreneurial process, either positively or negatively, and females can evaluate the effect of each in order to make the decision to whether or not embark in entrepreneurship. This developed framework can be applied in different studies and the outcome might differ, considering the political, social and economic environments of the new geographical location.



Source: Original

## **Conclusion**

This study aimed to investigate female entrepreneurship; it discussed the notion of the entrepreneur, entrepreneurship and female entrepreneurship in the light of feminist theory and its three prevailing paradigms that analyse female entrepreneurship as well as shedding light on the gender gap in entrepreneurship. The study also critically examined the motives that push females in the Arab world to start businesses and the barriers they may face throughout. Absorbing all the key factors in the study allowed the development of a model for female entrepreneurial process which was then used to develop a conceptual framework for female entrepreneurial decision. The study opens a door for future research to apply the developed conceptual framework in other contexts and examine the extent to which each of these motives and barriers variables affect the business start up process.

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## **Istraživanje ženskog preduzetništva: Motivi i barijere u pokretanju biznisa u arapskom svetu**

### **A P S T R A K T**

*Preduzetništvo je nužno za podsticanje privrednog rasta i stvaranja mogućnosti zapošljavanja u svim društvima. Mala i srednja preduzeća imaju veliki udeo u privrednoj aktivnosti i razvoju; oni su primarni pokretač otvaranja novih radnih mesta, rasta prihoda i smanjenja siromaštva. Opšte je poznato da žene igraju značajnu ulogu u ekonomskom razvoju kroz osnivanje preduzeća. Preduzetničke aktivnosti treba da donesu prednosti ženama, ne samo zbog smanjenja nezaposlenosti, podsticanja proizvodnje i povećanja potrošnje, već i zbog postizanja ravnopravnosti polova, socijalnih i kulturnih reformi. Ovaj rad ima za cilj da ispita stavove žena prema preduzetništvu; raspravlja o motivima i preprekama sa kojima se suočavaju žene u arapskom svetu u procesu vođenja njihove preduzetničke delatnosti. Studija razmatra prethodno objavljene radove o ženskom preduzetništvu, kako bi se bolje razumeli motivi i prepreke, kao i izazovi u njihovom angažovanju u osnivanju firmi. Na osnovu toga razvijen je model ženskog preduzetničkog procesa i donošenja odluka koji stavlja akcenat na odnose između motiva i barijera. Istraživanje je pokazalo da žene donose odluku za pokretanje preduzetničkih aktivnosti kao rezultat povezanosti motiva i barijera kroz preduzetnički proces. Glavni doprinos ovog konceptualnog rada uključuje: rasvetljavanje motiva i prepreka koje se mogu smatrati izazovom za arapske žene da prihvate preduzetničke aktivnosti; razvijen je model za ženski preduzetnički proces, kao i model donošenja odluka, koji mogu da posluže kao okvir u budućim istraživanjima*

**KLJUČNE REČI:** *preduzetništvo, žensko preduzetništvo, motivi, barijere*

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